

AGING in MASSACHUSETTS



Shaping the Future

Initial Blueprint Recommendations
Governor's Council to Address Aging in Massachusetts
December 2017



Executive Summary

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Executive Summary

Governor Baker signed Executive Order 576 establishing the Governor's Council to Address Aging in Massachusetts on April 12, 2017. According to the Order "the Council shall be responsible for advising the Governor on the development of governmental policies, community resources, best practices, and informal supports that will promote healthy aging in the Commonwealth. The Council will formulate a plan to achieve the goal of making Massachusetts the most age-friendly state for people of all ages."

This initial blueprint draws on the work of the past nine months and outlines opportunities for the Council's continued work to make the Commonwealth the most age-friendly state for all people. These opportunities include:

- **Improve economic security**
- **Ensure access and affordability of health and supportive services necessary to maintain maximum independence**
- **Promote age-friendly communities**
- **Facilitate connection and engagement**

The Council identified **promoting access, equity, cultural competency and inclusion**, as well as **leveraging innovation and technology** as important cross-cutting themes informing all recommendations.

Massachusetts continues to lead the country in aging services. The Commonwealth benefits from the involvement, experience and knowledge of older people in every aspect of our community and economy. The Council provides a platform to elevate the conversation, think beyond public programs, and to draw on expertise in technology, health care, business, and innovation sectors.

During its second year the Council will establish workgroups and develop specific plans for implementing recommendations.

Overview

Our Future View

Future State

All Massachusetts communities are considered age-friendly

Most view aging as an asset. Aging is embedded in all policies

Massachusetts is the Silicon Valley of innovation in aging and exports knowledge and services

Continuum of long-term care services is reimaged and integrated

People of all ages have access to health and social supports and disparities are reduced

People proactively plan for a 100-year life

Every resident has the resources to live a meaningful life in the community they choose

I live alone and feel isolated

I am unable to find the information and available services

I do not have the resources needed to live to be 100 years old

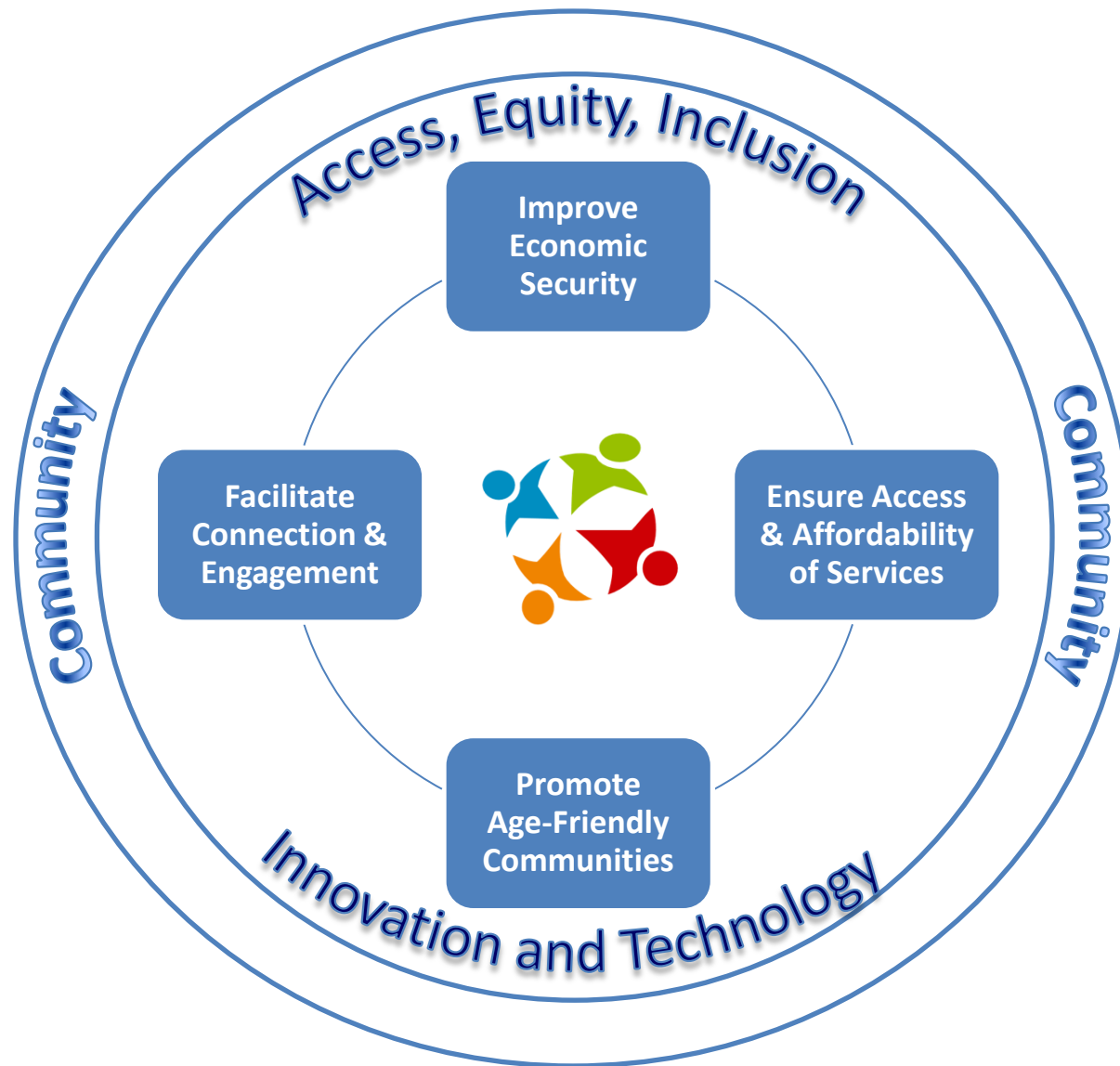
Programs in my town are not inclusive of my needs

I want to live in my community and have services available here

Aging is viewed as a burden

Overview

Create an Age-Friendly Commonwealth



The Council's recommendations are guided by the following beliefs:

- People want to age in community
- We must leverage public-private-community partnerships
- Massachusetts values access, equity, cultural competency and inclusion for all its residents
- Our innovation and technology sectors are key strengths
- We honor community and leverage best practices
- Embedding aging in all policies benefits residents of all ages
- We use *community* as the unit of analysis
- We must reframe the conversation: aging is an asset and something that you have to plan for

Overview

The Importance of Language

Problem based:

- Tsunami
- Challenge and burden of aging
- Aging
- Deficits
- Elderly
- Cost to taxpayers and a drain on society
- Burden

Asset based:

- Momentum
- Wisdom, experience
- Optimal aging
- Longevity
- Life stage
- Older adult
- Resource
- Solutions for society
- Part of a vibrant intergenerational community

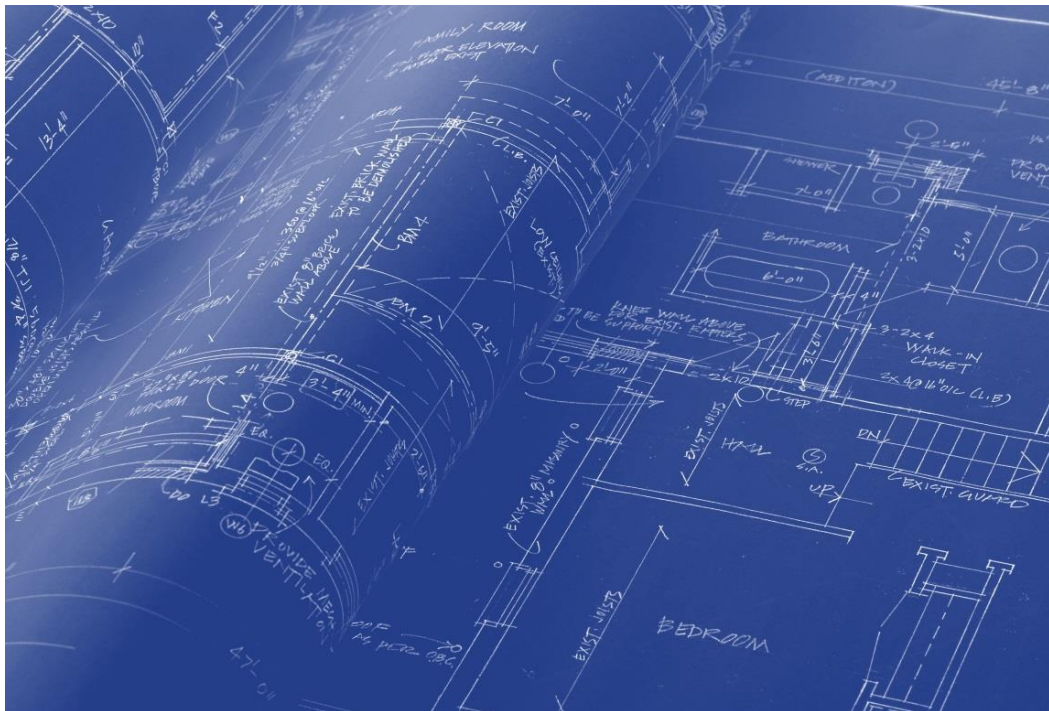
What the Council Heard

Over nine months the Council held five working meetings and convened four listening sessions throughout the state in addition to collecting public comment online. The result was input from more than 500 Massachusetts residents.



Further Information:

Background – Appendix A (Slides 20-34)



Strengthening the Commonwealth's foundation to support aging in community

Blueprint Plan and Process

Year One

- Held 5 in-person meetings including 4 expert panels
- Reviewed documents and data from thought leaders
- Held 4 listening sessions across the state
- Invited input and recommendations via web portal
- Heard from over 500 individuals across the Commonwealth
- Drafted initial blueprint



Year Two

- Establish working groups to research, develop and explore potential initiatives
- Provide recommendations to Governor Baker
- Establish a plan for communications of the Council's work and reports
- Develop metrics to evaluate outcomes and measure success

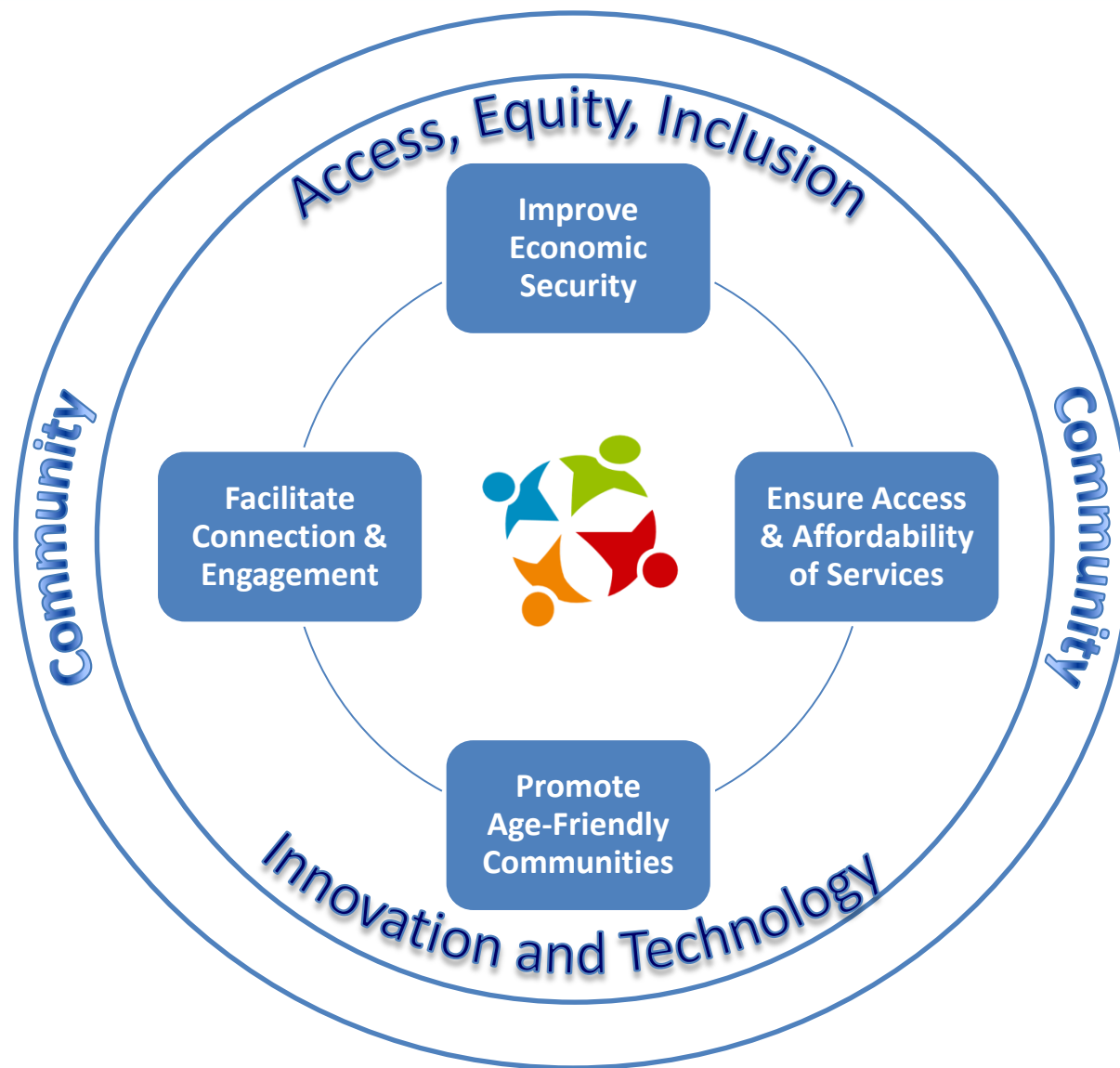
Further Information:

Background – Appendix A (Slides 20-34)

Future Considerations – Appendix B (Slides 35-36)

Blueprint

Create an Age-Friendly Commonwealth



Recommendations to Improve Economic Security

Promote employment of older workers

- Support training for older workers and career centers to better serve older job seekers
- Establish an age-friendly employer recognition program
- Promote the benefits of hiring and retaining mature workers

Create options for affordable senior housing

- Increase supply of affordable and supportive housing
- Support new, innovative pilots and models
- Consider options for new housing production
- Replicate successful models that pair health and social services with housing
- Target initiatives to increase accessibility of age-friendly housing through home improvement programs
- Develop partnerships for in-home technology to support older people and caregivers in their homes

Increase savings and leverage assets

- Increase awareness and participation in employee sponsored retirement plans
- Promote access to home equity with modernization of municipal property tax deferral programs
- Explore *work to save plans*, such as the Massachusetts CORE Plan, for those who do not have employer-sponsored savings plans
- Promote earlier life planning through innovative programs for young adults

Further Information:

Background – Appendix A (Slides 20-34)

Future Considerations – Appendix B (Slides 35-36)

Recommendations to Ensure Access and Affordability of Services

Promote services that support aging in community

- Reimagine the continuum of in-home and facility-based services for long-term care needs
- Support older adults and caregivers with an information and awareness campaign that addresses all income levels, and diverse communities

Explore new and innovative ways to improve transportation

- Harness technology to improve access to transportation
- Scale existing pilots and best practices in new communities
- Leverage public, private and community partnerships for innovative, cost effective options
- Ensure racial, ethnic and geographic (urban/rural) equity in access and reduce disparities

Augment capacity and quality of workforce

- Leverage technology to support and extend workforce
- Support training, educational and career ladder programs to promote professional workforce development
- Explore innovations and models using telehealth and telecare

Promote integration of all services

- Promote and support programs that are inclusive for special populations (e.g., deaf, hard-of-hearing, blind, low vision, LGBT, etc.)
- Ensure that health care, behavioral health and long term services are integrated
- Promote diversity, cultural competency and inclusion in all programs and policies

Further Information:

Background – Appendix A (Slides 20-34)

Future Considerations – Appendix B (Slides 35-36)

Blueprint

Promote Age-Friendly Communities

Recommendations to Promote Age-Friendly Communities

Replicate and scale local best practices

- Include age-friendly best practices in Community Compacts
- Leverage partnerships to support best practices in the design of community and the delivery of community and health services

Establish a state-wide initiative

- Enroll Massachusetts as an AARP-designated age-friendly state
- Leverage the accomplishments of existing organizations to increase number of communities
- Review all policies and embed aging where possible

Ensure communities are dementia capable

- Build on current national movement for Dementia-Friendly communities
- Establish additional memory cafes throughout the state

Change perceptions of aging and support inclusivity

- Promote language and communication training to change public perceptions on aging
- Ensure all community and health services, as well as the community design are accessible, inclusive, culturally competent and equitable
- Promote and expand successful older adult discount programs

Further Information:

Background – Appendix A (Slides 20-34)

Future Considerations – Appendix B (Slides 35-36)

Blueprint

Facilitate Connection and Engagement

Recommendations to Facilitate Connection and Engagement

Support older workers

- Establish an age-friendly employer recognition program
- Create a 60 over 60 Recognition program for entrepreneurs, leaders and innovators over 60 years of age
- Promote training or retraining for older workers

Minimize loneliness and isolation

- Leverage technology to facilitate communication for those who are isolated
- Build on successful programs that identify the risks for isolation and depression
- Promote the resources available to older adults and caregivers
- Partner with local organizations, such as libraries to promote connection and engagement

Encourage life-long learning and training

- Support education and training opportunities through public and private partnerships
- Promote programs that encourage encore career planning

Promote volunteerism and civic engagement

- Support and expand volunteer programs, such as a *Massachusetts Care Corps*
- Encourage cross-generational opportunities for interaction and connection through existing partnerships

Further Information:

Background – Appendix A (Slides 20-34)

Future Considerations – Appendix B (Slides 35-36)

Blueprint

Initial Priorities

- 1. Declare Massachusetts as an age-friendly state**
- 2. Include age-friendly best practices in community compact program (new business, economic development, innovation and technology)**
- 3. Promote the designation of age-friendly employers and practices that support mature workers and workers who are caregivers**
- 4. Increase participation in employer sponsored retirement plans and explore options for those without access to employer sponsored plans**
- 5. Consider supporting caregivers with an information and awareness campaign for a “Year of the Caregiver”**
- 6. Promote and modernize property tax deferral programs**
- 7. Consider options, including new sources of capital, for increasing production of accessible, affordable, service enriched housing**
- 8. Quickly scale and replicate successful age-friendly pilots, such as ride-sharing**
- 9. Become the Silicon Valley for innovative technology, products and services related to aging**
- 10. Begin changing perceptions and address ageism with specific trainings and communication tools**

Background Council Members

Eileen Connors, Co- Chair, Social Worker

Marylou Sudders, Co-Chair, Secretary of Health and Human Services

Rosalin Acosta, Secretary of Labor and Workforce Development

Alice Bonner, Secretary of Elder Affairs

Ger Brophy, Chief Technology Officer, Life Sciences, General Electric Healthcare

Bill Caplin, Insurance & Financial Planner, Transamerica Life Companies and Transamerica Financial Advisors, Inc.

Joseph F. Coughlin, Director, MIT AgeLab

Rosanne DiStefano, Former Executive Director, Elder Services of the Merrimack Valley Inc.

Beth Dugan, Associate Professor, Department of Gerontology, McCormack Graduate School, UMass Boston

Kevin J. Dumas, Mayor, City of Attleboro

Kate Fichter, Assistant Secretary for Policy, MassDOT

Tom Grape, Chairman and CEO of Benchmark Senior Living

Betsy Howell-Hampton, Vice President, Population Health at Reliant Medical Group

Laura Iglesias M.D., Geriatric Medicine, Baystate Medical Center

Steven Kaufman, Clinical Psychologist

Chrystal Kornegay, Undersecretary of Housing and Economic Development

Nora Moreno Cargie, President, Tufts Health Plan Foundation and Vice President for Corporate Citizenship

Ruth Moy, Executive Director, Greater Boston Chinese Golden Age Center

Alicia H. Munnell, Director, Boston College Center for Retirement Research

Brian O'Grady, Director, Williamstown COA & MCOA President

Tom Riley, President & CEO, Seniorlink

Janina Sadlowski, Head of Quality & Regulatory, Philips Home Monitoring

Amy Schectman, President and CEO, Jewish Community Housing for the Elderly

Background

Organizations Contributing Information

| | |
|--|---|
| AARP | Massachusetts Councils on Aging |
| Age-Friendly Yarmouth | MassDeaf |
| Alzheimer's Association | Massachusetts Healthy Aging Collaborative |
| Barnstable Senior Center | Mass Home Care |
| Barre Senior Center | Massachusetts Department of Transportation |
| Berkshire Community College – The Osher Lifelong Learning Institute | Middlesex County District Attorney's Office |
| Berkshire Regional Planning Commission | MIT AgeLab |
| Bolton Senior Center | Nancy Lurie Marks Family Foundation |
| Boston College Center for Retirement Research | North Andover Senior Center |
| Boston Commission on Affairs of the Elderly | Orleans Senior Center |
| Brookdale Quincy Bay | Pioneer Institute |
| Cape Cod Regional Transit Authority | Raynam Senior Center |
| City of Beverly | Retirementjobs.com |
| City of Pittsfield | Right At Home of Central MA |
| DEAF, Inc. | Senior Care |
| Daughterhood.org | SeniorLink |
| Elder Services of Berkshire County | Sight Loss Services |
| Elder Services of Cape Cod and the Islands | Southern Berkshire Elderly Transportation Corp. |
| Elder Services of Worcester Area | Sudbury Senior Center |
| Enterprises | The Fenway Institute |
| FallonHealth | Town of Billerica |
| Flower Angels USA | Town of Chelmsford |
| Grace Morgan House | Tufts Health Plan Foundation |
| JCHE | The Western Massachusetts Association of the Deaf/Hearing Impaired |
| JF&CS | Uber |
| League of Women Voters Massachusetts | UMass Boston – Gerontology Institute |
| Livable Dedham | |
| Mass Assisted Living Association | |
| Massachusetts Collectors & Treasurers Association | |

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- EOE Direct Care Workforce White Paper (2016) hard copy
- Families Caring for An Aging America (2016) http://www.johnahartford.org/images/uploads/reports/Family_Caregiving_Report_National_Academy_of_Medicine_IOM.pdf
- *Housing America's Older Adults: Meeting the Needs of an Aging Population*. Joint Center for Housing Studies at Harvard University. (2014).
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- Medicaid Non-Emergency Medical Transportation: An Overlooked Lifeline for Older Adults (Justice in Aging) <http://www.justiceinaging.org/wp-content/uploads/2016/11/NEMT-Medicaid-Transportation.pdf>
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- Transportation: The Silent Need (NCST 2010) https://www.n4a.org/files/Transportation_TheSilentNeed.pdf
- Understanding Senior Transportation: Report and Analysis of a Survey of Consumers Age 50+ (AARP 2002) https://assets.aarp.org/rgcenter/il/2002_04_transport.pdf

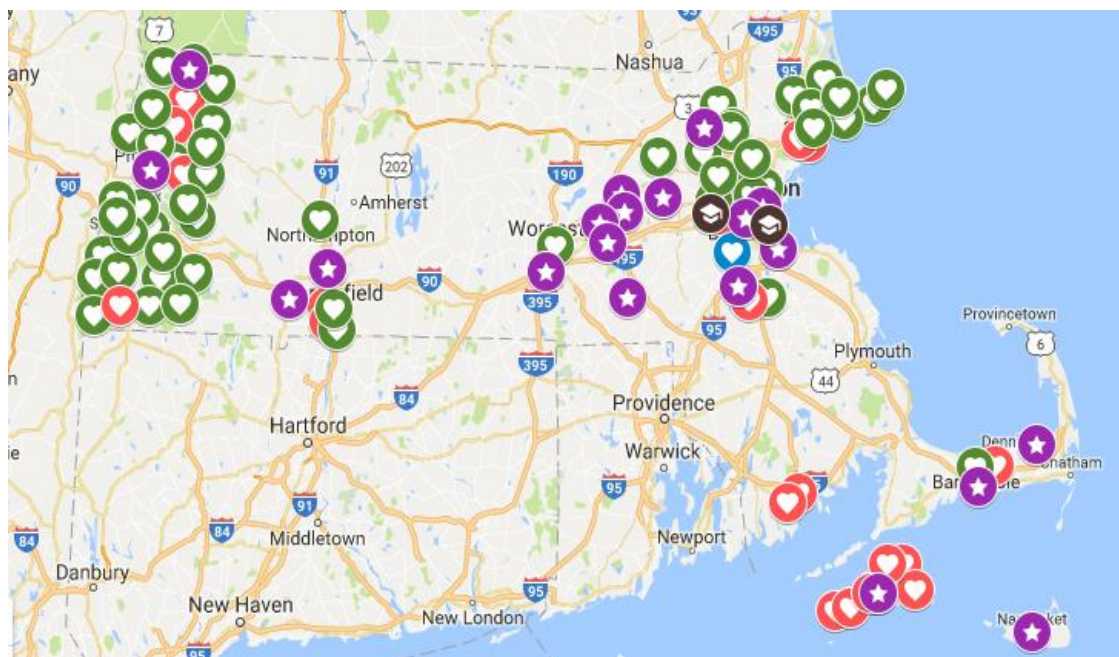
Appendix A - Background

Expert Panel on Age Friendly Communities – June 15, 2017

Panel Members

- **Nora Moreno Cargie**
Tufts Health Plan Foundation
- **Laura Kittross**
Berkshire Regional Planning Commission
- **Gwynne Guzzeau**
Age Friendly Yarmouth
- **Emily Shea**
Commission on Affairs of the Elderly,
City of Boston

Current Age Friendly Communities in Massachusetts



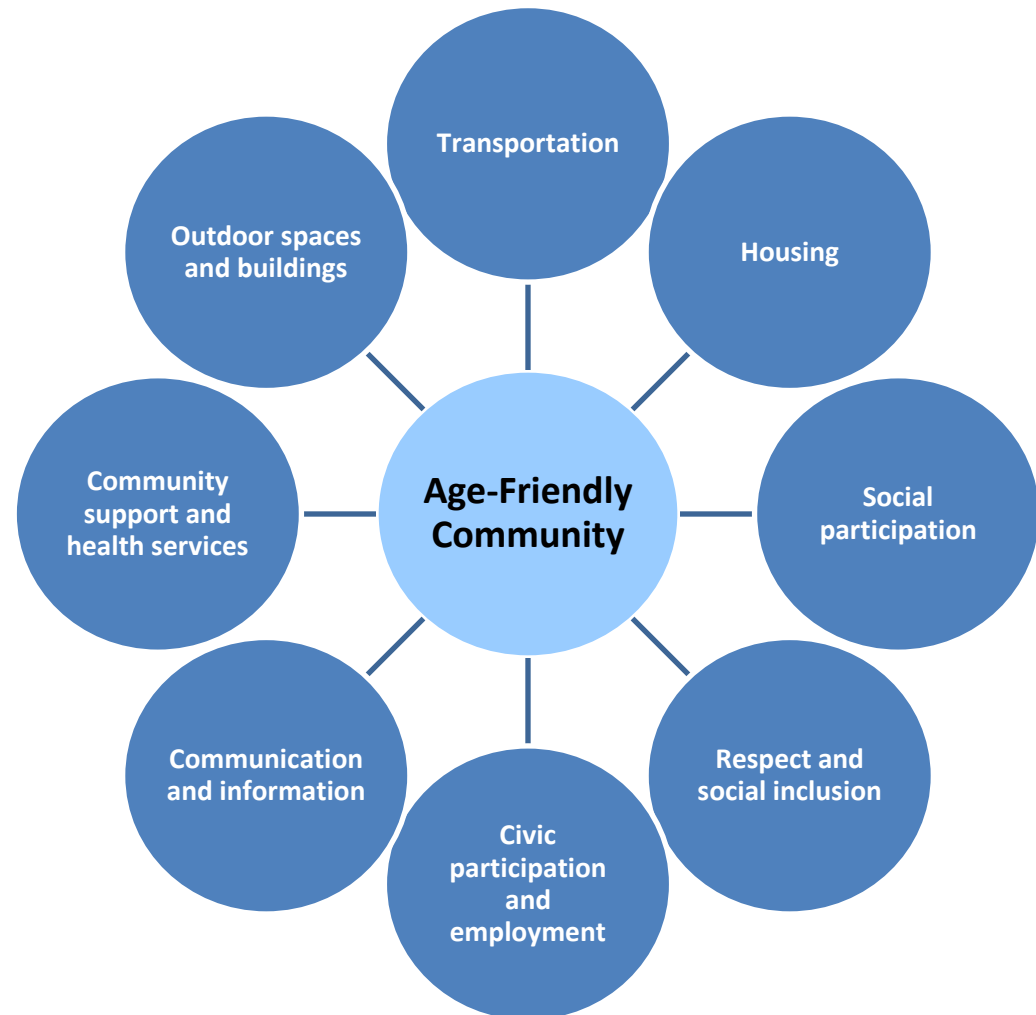
22 designated age-friendly communities and over 58 communities in development

23 active dementia friendly communities and 31 emerging communities, as well as 72 memory cafes throughout the state

What is “Age-Friendly”?

A continuous improvement process with eight domains of livability focusing on three areas:

- Built Environment
- Community and Health Services
- Inclusion and Engagement

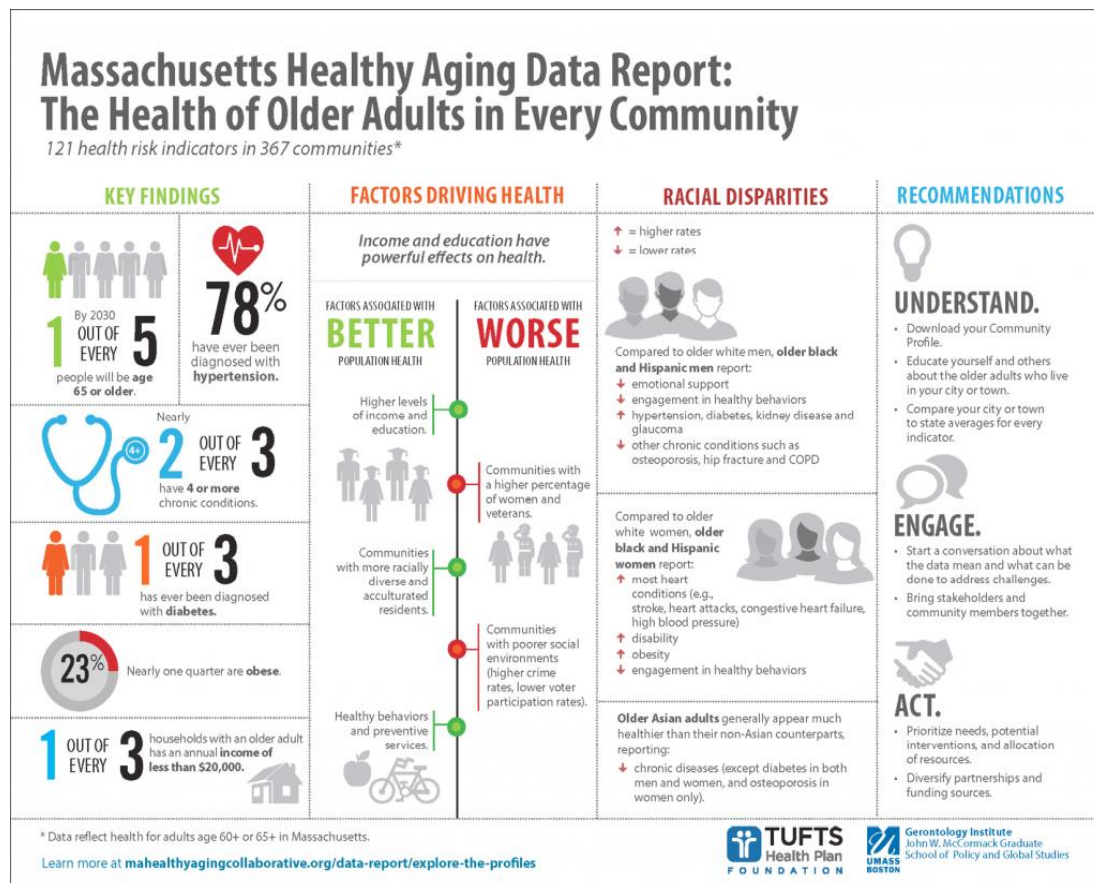


Appendix A - Background

Expert Panel on Age Friendly Communities

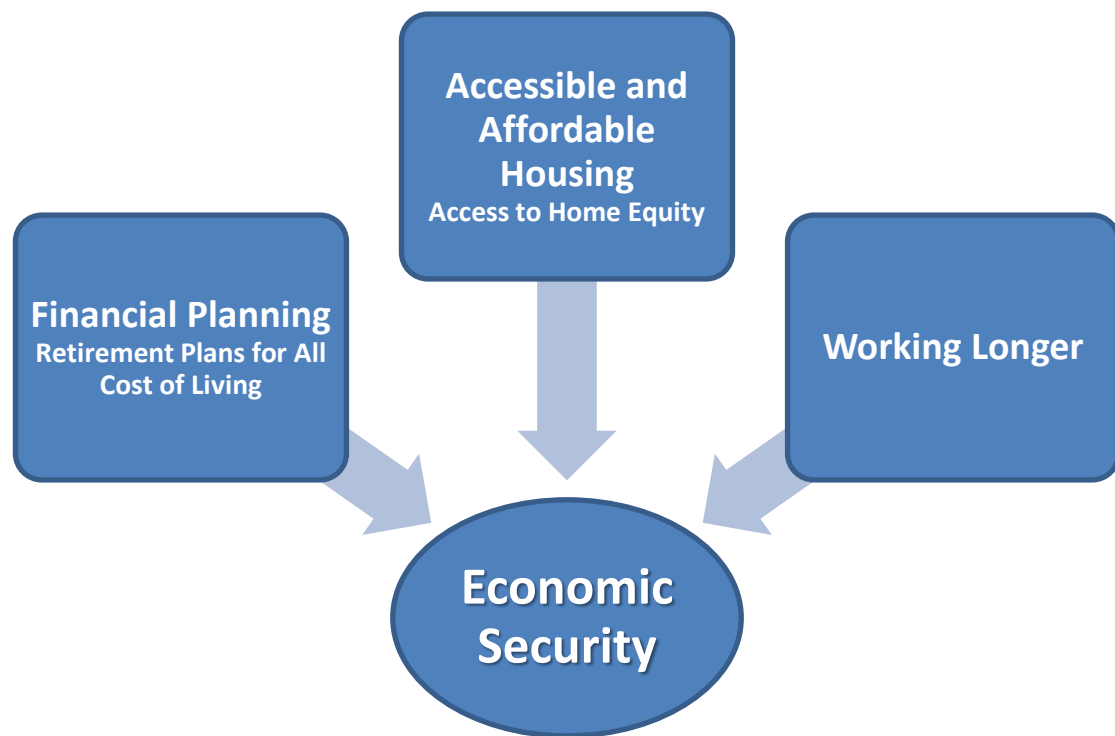
Opportunities

- Build on local strength in approach, organization, and scope
- Reduce barriers to entry – communities may need a part-time project manager or convener to move forward once there is interest
- Align municipal departments, key stakeholders and include natural partners
- Share local success, and scale to additional communities
- Leverage data, such as Massachusetts Healthy Aging Collaborative Report to inform local decisions



Panel Members

- **Alicia H. Munnell**
Boston College
- **Jan E Mutchler**
University of Massachusetts, Boston
- **Sarah E. Mysiewicz Gill**
AARP
- **Tim Driver**
RetirementJobs.com



Appendix A - Background

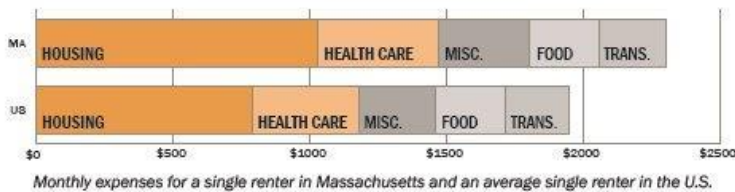
Expert Panel on Economic Security

Economic Security & Older Adults in Massachusetts

The **Elder Economic Security Index** measures the income older adults need to meet their daily living costs while staying in their own homes.

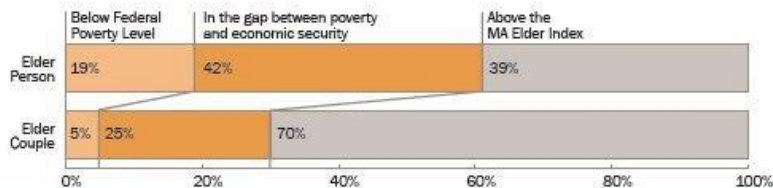


Housing and health care are the biggest expenses in Massachusetts and throughout the U.S.

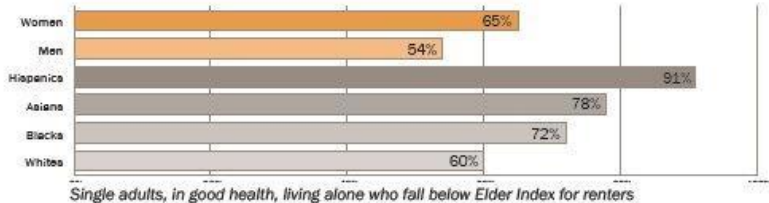


Many older adults in Massachusetts face economic insecurity.

42% of single older adults and 25% of couples are not poor enough to qualify for many programs and services, but do not have enough money to make ends meet.



Women and racial/ethnic minorities face greater economic disparities.



Basic annual costs for older adults in Massachusetts

| | Elder Person Living Alone | Elder Couple Living Together |
|---------------------------|------------------------------|---------------------------------|
| an owner with no mortgage | \$24,120 | \$35,472 |
| a renter | \$27,624 | \$38,976 |
| an owner with a mortgage | \$36,756 | \$48,108 |

6 in 10 single older adults in good health fall below the Elder Index for renters.

Nearly 3 in 10 couples in good health fall below the Elder Index for renters.



Three states with the most **single older adults** living below the Elder Index.

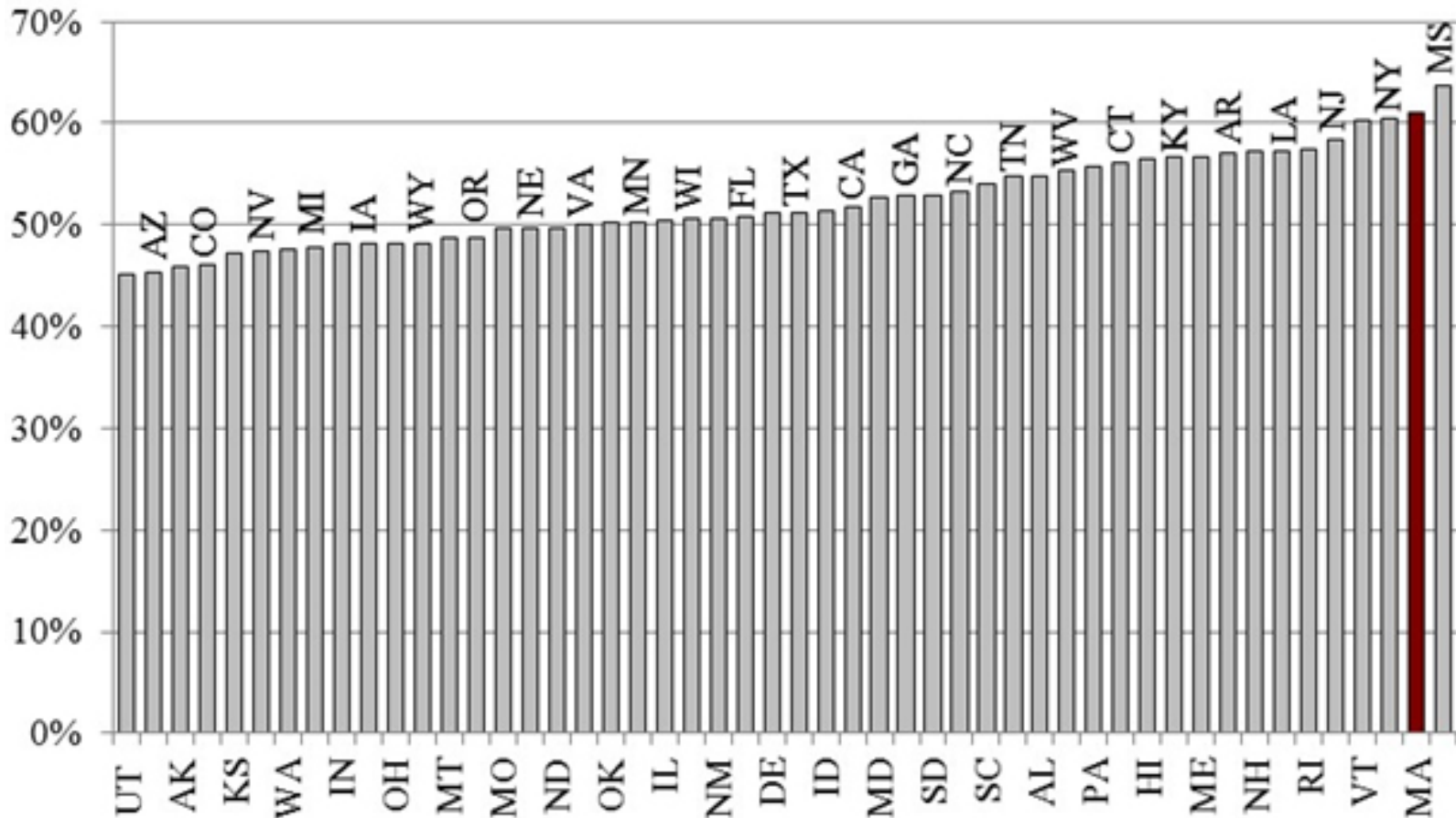


Learn more about the **Elder Economic Security Index**
Gerontology Institute, McCormack Graduate School
www.umb.edu/demographyofaging/elder_economic_security
Jan.Mutchler@umb.edu DATA FROM 2016

Appendix A - Background

Expert Panel on Economic Security

Elder Economic Insecurity Rate for Single Individuals by State, 2016



Mutchler, Li, and Xu (2016)

Appendix A - Background

Expert Panel on Economic Security

Opportunities

- Increase availability and access to actionable information and resources on retirement savings and planning and provide access to an employer-based retirement saving plan
- Ensure individuals understand their eligibility for programs and benefits (property tax deferral, senior circuit tax breakfast tax credit, etc.)
- Launch a campaign to educate workers about the benefits of working longer and to educate companies on the benefits of employing older workers
- Develop innovative ways to mitigate the cost of living in Massachusetts
 - Manage housing costs by allowing for tax deferrals and leveraging house as an asset
 - Help manage healthcare, LTSS and medication costs with integrated care
- Leverage employment opportunities for older workers

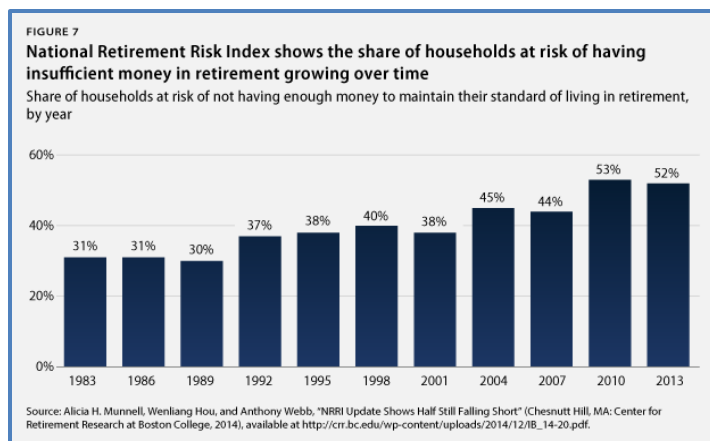
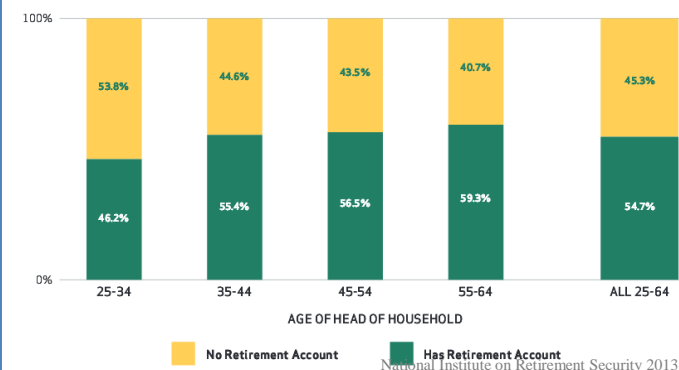


Figure 5: Over 45 Percent of all Working-Age Households Do Not Own Assets in a Retirement Account

Household retirement account ownership by age of head of household, 2013



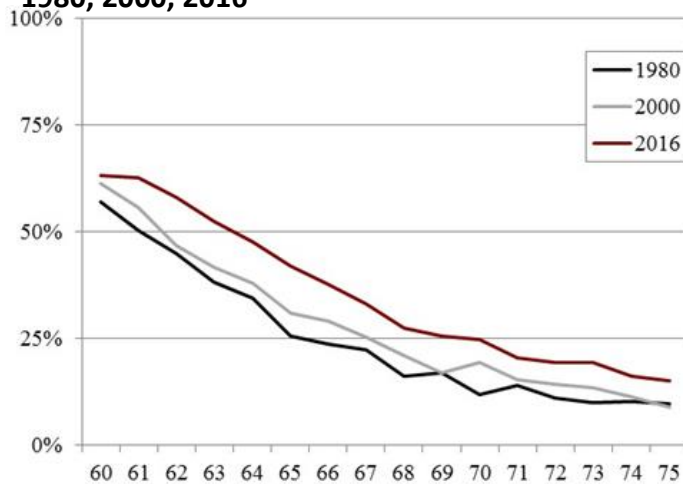
Appendix A - Background

Expert Panel on Economic Security

Older Adult Workers:

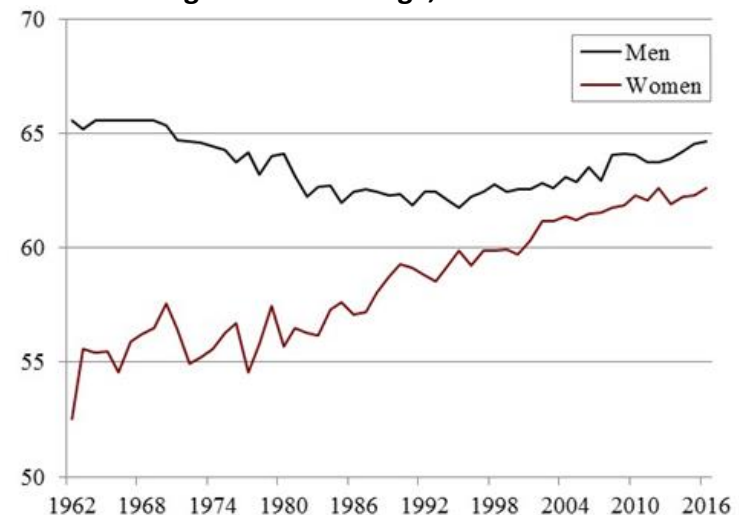
- 33 million Americans over the age of 55 are employed and 1.3 million are seeking work actively
- Employees over retirement age outnumber teenagers in the workforce
- 79% of retirees stopped working by age 65 but 52% of non-retirees hoped to keep working
- 25.2% older adults volunteer
- 50% of all One Stop Career Centers customers in MA are 50+
 - 43% of One Stop consumers are 46+
 - Some areas such as, Brockton (93%), Cape (59%), Metro Southwest (60%) have large numbers of older job seekers

Labor Force Participation Rate for Men and Women
1980, 2000, 2016



Calculations from the Current Population Survey (1962-2016)

The Average Retirement Age, 1962-2016



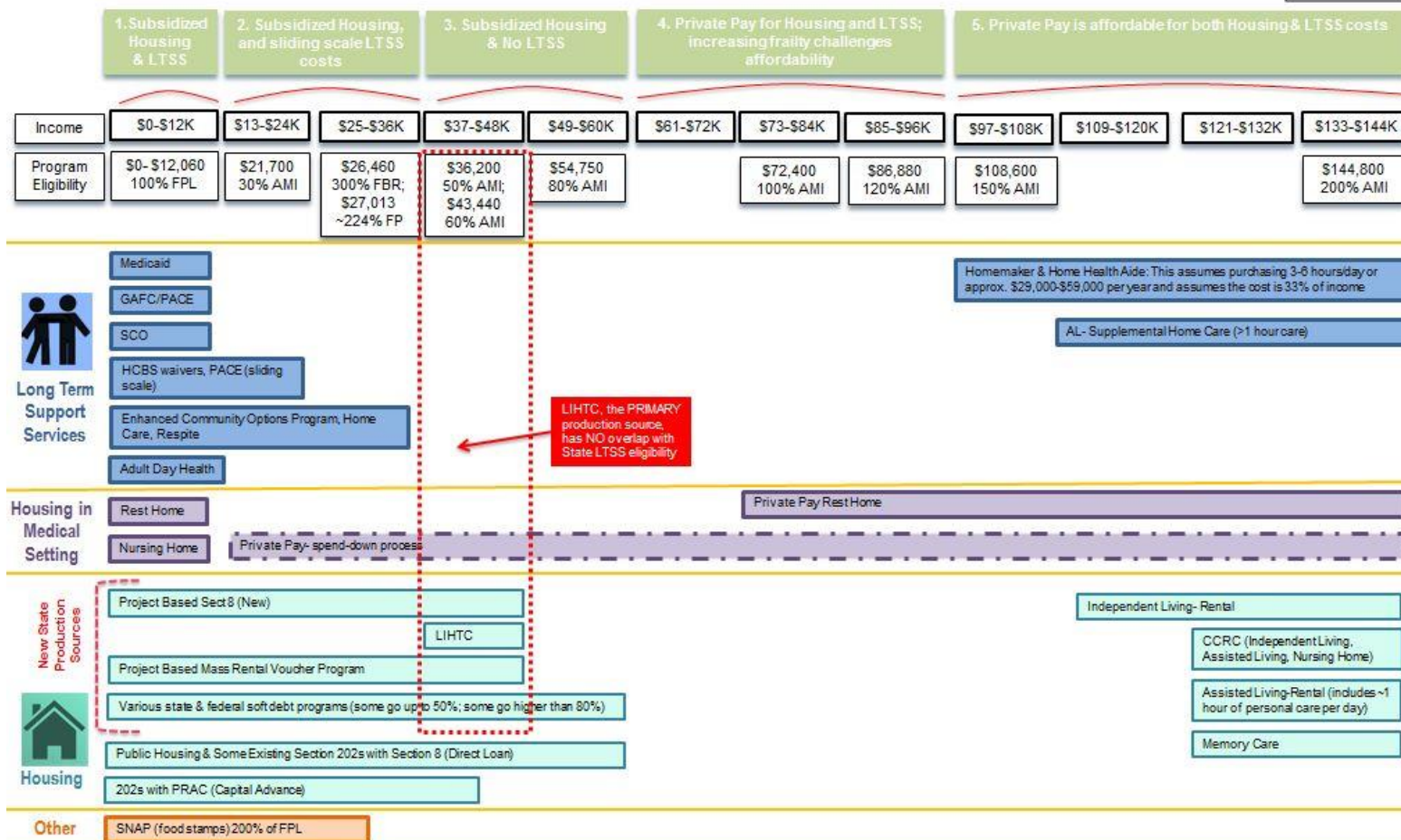
Appendix A - Background

Housing and Services – System Gaps

Eligibility for Elderly Affordable Housing & Long Term Services and Supports (LTSS)

State of Massachusetts 2017

JCHE
JEWISH COMMUNITY
HOUSING FOR THE ELDERLY



Definitions

- FBR=SSI Federal Benefit Rate set by SSA (2017)
- FPL= Federal Poverty Limit set by HHS (2017)
- AMI= Boston MSA Area Median Income set by HUD (2017)
- Medical Setting is DPH regulated and allows for medication administration

Cost Assumptions

- Home Care & Home Health Aide: 44 hrs/week = \$59,500 annually or \$26/hr (GenWorth 2017-MA)
- Assisted Living/Memory Care: ~\$67,188 (GenWorth 2017-MA) assumes monthly fee is 82% of income
- Independent Living: ~\$2,758/month (GenWorth 2014-MA) assumes monthly fee is 30% of income
- Semi-Private Nursing Home: ~\$385/day (GenWorth 2017-MA) assumes 100% of income; Rest Home: ~\$100-\$120/day (EOEA) assumes 62% of income

Appendix A - Background

Housing and Services

Opportunities

- Evaluate options to expand affordable housing opportunities
 - 28.4% of householders over 65 in Massachusetts have incomes below \$20,000 a year
- Pilot innovative housing models to make housing more affordable (co-housing, affordable assisted living residences, accessory dwelling units, etc.)
- Increase accessibility of existing housing stock through initiatives that support modifications
- Wrap home-based services around existing housing as people age to create “apartments for life”
 - Establish flexible funding to support activities that enhance the building, such as service coordination and wellness programming
 - Promote and expand affordable community-based care options for those with dementia



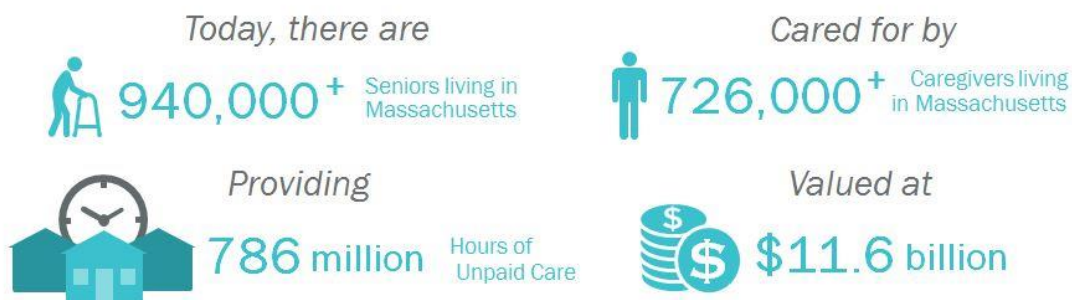
Appendix A - Background

Expert Panel on Caregiving – October 2, 2017

Panel Members

- **Tom Riley**
SeniorLink
- **Mary Jane Pacheco**
Family Caregiver
- **Anne Tumlinson**
CEO and Founder of Daughterhood.org

The State of Caregiving in Massachusetts



For Individuals living with Alzheimer's and Dementia...



Source: AARP – Caregiving in the United States, June 4, 2015; AARP Home Alone: Family Caregivers Providing Complex Chronic Care, October, 2012; AARP Valuing the Invaluable: 2015 Update, July 16, 2015

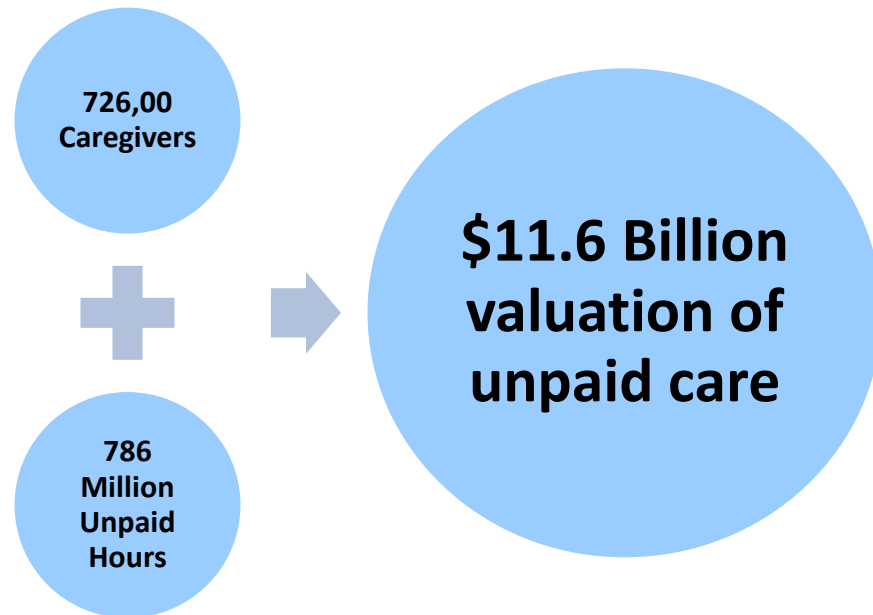
Appendix A - Background

Expert Panel on Caregiving

Family Caregivers:

- Average caregiver is a 49-year-old female caring for a 69-year-old female relative, most likely her mother
- Over half of caregivers are employed
- Half of family caregivers perform medical/nursing tasks for multiple chronic physical and cognitive conditions
- Nearly a quarter of caregivers are millennials
- Increasing number of caregivers are male

AARP & NAC (2015)



Appendix A - Background

Expert Panel on Caregiving

Opportunities

- Promote and support programs that reduce isolation and support caregivers in connecting and engaging with peers, family and community organizations
- Consolidate information needed to assist caregivers in decision-making processes
- Recognize employers who allow flexibility in the workplace for caregivers
- Leverage technology to assist in navigating complex benefits, eligibility and services
- Promote information and resources to vet the quality of in-home workers and other supports
- Better understand the financial impact of caregiving, including the cost of leaving employment. Support innovative solutions to address this impact
- Provide tools, evidence based programs and other services to support the health of the caregiver
- Acknowledge and support caregivers of those with dementia or Alzheimer's who may have prolonged and particularly intense experiences

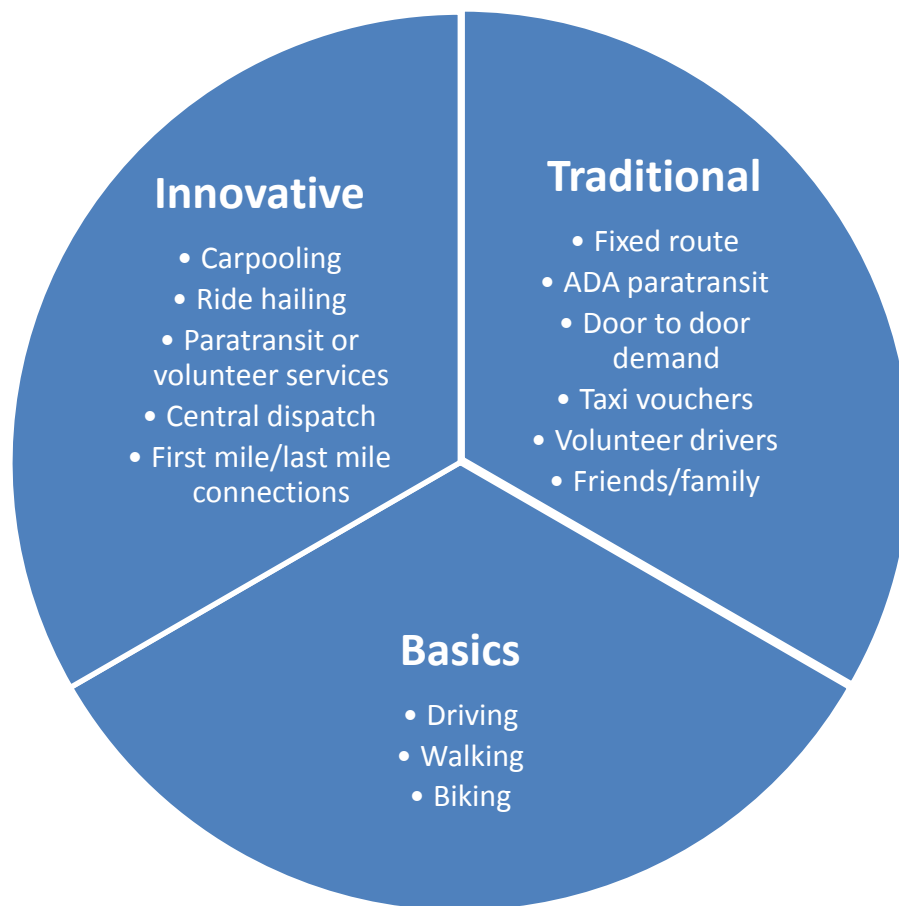


Appendix A - Background

Expert Panel on Transportation – October 2, 2017

Panel Members

- **Kate Fitcher**
Massachusetts Department of Transportation
- **Joe Coughlin**
Massachusetts Institute of Technology
- **Aniko Laszlo**
MBTA/Mass DOT
- **Tom Cahir**
Cape Cod Regional Transit Authority
- **Zachary Hughes**
Uber



Appendix A - Background

Expert Panel on Transportation

Opportunities

- Promote resources that help consumers think about alternatives to driving as driving ability is impacted by age
 - Support paratransit options when necessary for individuals with disabilities and provide alternative options for the larger population of older people
 - Support and assist with wrap-a-round services and travel training for using alternative forms of transportation
- Create local solutions to address existing transportation gaps for accessible and affordable mobility options
 - Promote transportation options in the suburban and rural areas where over 75% of people live
- Utilize new technology to enable and support mobility for older people
- Focus on the “last 50 feet” - Can an older person go out and get an ice cream cone if they want to on a summer night?



Appendix B

Future Consideration and Best Practices

Improve Economic Security

- **Increase awareness of and participation in retirement savings plans**
 - Auto-enroll in retirement savings plans, such as Seniorlink's moved to auto-enroll (with opt out) in 2012, and participation increased from ~60% to ~90%. This past year, they increased the auto enrollment contribution level from 3% to 5%. No employees have opted out and they maintain a mid-90% participation rate.
 - Work and save programs – Massachusetts CORE Plan administered by the Treasurer for non-profit organizations
- **Combine and disseminate resources that help adults plan for later years, including partnerships with local organizations, such as libraries**
- **Expand affordable housing models**
 - Accessory Dwelling Units, Villages, shared housing
 - Pair services with housing, including establishing a Dementia Services certification program
 - Housing repairs program - Bath Housing Authority (Maine) administers a successful program that uses housing authority staff to provide safety checks, minor repairs, and accessibility modifications for elders in their housing in the community. Program is associated with 79% reduction in falls, 61% reduction in hospitalizations and ER visits, and 78% reduction in homes deemed unsafe or difficult to use
 - New and innovative housing models with wraparound services such as Connect to Wellness with MGH and Boston Senior Care
- **Leverage use of home assets**
 - 310 communities across Massachusetts have property tax deferral programs that are poorly understood and possibly underutilized

Ensure Accessible and Affordable Services

- **Expand transportation**
 - Expand volunteer driving program
 - Leverage Council on Aging vans through innovative community partnerships
 - Review Ride-Hailing programs and extend paratransit services with Uber/Lyft; Needham Community Council fills gaps in volunteer coverage with Lyft via concierge services
 - Expand carpooling programs, such as NuRide, which helps older people carpool through a car pooling platform
 - Utilize a centralized dispatch of vehicles - "Uber Central" to request rides from a specific 10-12 person team of trained drivers who cover the "last 50 feet"
 - Mystic Valley Elder Services gives tools to older people to arrange rides with family or friends and miles are reimbursed
 - Hilltown social service agency expanded service hours and destinations within rural communities, free rides for health & wellness
 - Cape Cod Regional Transit Authority has free fare Wednesdays, an upgraded website and travel training
- **Support caregivers**
 - Develop caregiver trainings, such as the Savvy Caregiver Program which is for caregivers of individuals living with Alzheimer's and dementia related disease. Savvy Caregiver is a community based evidence based program delivered in six weekly sessions, two hours each, with the goal of increasing information and knowledge, building skills and assisting with outlook and attitude.
 - Expand use of other evidence based programs

Appendix B

Future Considerations and Best Practices

Promote Age-Friendly Communities

- Enroll Massachusetts with AARP as an age-friendly state
- Expand Community Compact Program to include age friendly initiatives
- Promote cross-generational learning and education through local education systems
- Build public awareness and increase the dialogue about increasing longevity
- Have all strategic partners (Massachusetts Healthy Aging Collaborative, Mass Municipal Association, Massachusetts Councils On Aging & state agencies) participate in reframing training and communication audits
- Promote age friendly employers through a public challenge and recognition program
 - CVS Health actively recruits mature workers as they have shown to have higher retention rates, provide better customer service, and reflect a diverse workforce
- Support a Massachusetts caregiver friendly employer program
 - Respect a Caregiver's Time (ReACT)
- Build on success of Massachusetts Healthy Aging Collaborative and Dementia Friendly MA

Facilitate Connection and Engagement

- Ensure special populations can actively participate in programs and services
- Assess feasibility of creating a Massachusetts Care Corps (matching volunteers with those who have need)
- Support older adult workers and engaged employers
 - The Talent is Ageless program encourages alternative work arrangements such as telecommuting, flextime, job sharing and compressed - work weeks as a way to help mature workers stay in the workplace.
- Expand cross-generational programs
 - Gen to Gen